



ANNUAL STATEMENT  
FOR THE YEAR ENDED DECEMBER 31 , 2008  
OF THE CONDITION AND AFFAIRS OF THE

Ozark National Life Insurance Company

NAIC Group Code 0000, 0000 NAIC Company Code 67393 Employer's ID Number 43-0812448  
(Current Period) (Prior Period)

Organized under the Laws of Missouri, State of Domicile or Port of Entry Missouri

Country of Domicile US

Incorporated / Organized April 22, 1964 Commenced Business June 24, 1964

Statutory Home Office 500 East Ninth Street, Kansas City, Missouri 64106-2627  
(Street and Number, City or Town, State and Zip Code)

Main Administrative Office 500 East Ninth Street, Kansas City, Missouri 64106-2627 816-842-6300  
(Street and Number, City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P O Box 15688, Kansas City, Missouri 64106-0688  
(Street and Number or P.O. Box, City or Town, State and Zip Code)

Primary Location of Books and Records 500 East Ninth Street, Kansas City, Missouri 64106-2627  
(Street and Number, City or Town, State and Zip Code)  
816-842-6300  
(Area Code) (Telephone Number)

Internet Website Address ozark-national.com

Statutory Statement Contact James T. Emerson 816-842-6300  
(Name) (Area Code) (Telephone Number) (Extension)  
tim.emerson@ozark-national.com 816-842-0466  
(E-Mail Address) (Fax Number)

OFFICERS

Charles Norval Sharpe (President)  
David Ray Melton (Secretary)  
James Timothy Emerson (Treasurer)

OTHER OFFICERS

Laurie Jeanne Sharpe (Vice-President)

DIRECTORS OR TRUSTEES

Violet Verlene Ascensio  
Carol Sharpe Boone  
James Timothy Emerson  
Linda Jane Gensler  
Margaret Ann Glover  
David Ray Melton  
Rhonda Ann Morgan  
Charles Norval Sharpe  
Laurie Jeanne Sharpe

State of Missouri }  
County of Jackson } SS

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Charles Norval Sharpe President David Ray Melton Secretary James Timothy Emerson Treasurer  
Subscribed and sworn to before me this 17th day of February, 2009  
a. Is this an original filing? Yes (X) No ( )  
b. If no: 1. State the amendment number  
2. Date filed  
3. Number of pages attached



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,901,693				2,901,693
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	2,901,693				2,901,693
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	837				837
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	106				106
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	943				943
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	943				943
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	984,479				984,479
10. Matured endowments					
11. Annuity benefits	1,990				1,990
12. Surrender values and withdrawals for life contracts	466,019				466,019
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	219				219
14. All other benefits, except accident and health	176,652				176,652
15. Totals	1,629,359				1,629,359
DETAILS OF WRITE-INS					
1301. Annual pure endowments	219				219
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	219				219

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	6	127,903							6	127,903
17. Incurred during current year	40	890,575							40	890,575
Settled during current year:										
18.1 By payment in full	43	984,479							43	984,479
18.2 By payment on compromised claims										
18.3 Totals paid	43	984,479							43	984,479
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	43	984,479							43	984,479
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	3	33,999							3	33,999
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	6,948	279,057,072		(a)					6,948	279,057,072
21. Issued during year	261	11,763,850							261	11,763,850
22. Other changes to in force (Net)	(485)	(25,681,632)							(485)	(25,681,632)
23. In force December 31 of current year	6,724	265,139,290		(a)					6,724	265,139,290

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	10,004	10,161		3,374	3,474
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	10,004	10,161		3,374	3,474
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	10,004	10,161		3,374	3,474

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	17,966				17,966
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	17,966				17,966
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	339				339
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	339				339
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	339				339
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	64				64
14. All other benefits, except accident and health					
15. Totals	64				64
DETAILS OF WRITE-INS					
1301. Annual pure endowments	64				64
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	64				64

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT										
					Number of Policies					
20. In force December 31, prior year	61	2,362,209		(a)					61	2,362,209
21. Issued during year	1	16,104							1	16,104
22. Other changes to in force (Net)	1	125,601							1	125,601
23. In force December 31 of current year	63	2,503,914		(a)					63	2,503,914

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	116	118			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	116	118			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	116	118			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		439,202				439,202
2. Annuity considerations		800				800
3. Deposit-type contract funds			X X X		X X X	
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		440,002				440,002
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit		2,610				2,610
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period		43				43
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)		2,653				2,653
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)		2,653				2,653
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		21,224				21,224
10. Matured endowments						
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts		29,641				29,641
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		280				280
14. All other benefits, except accident and health		24,626				24,626
15. Totals		75,771				75,771
DETAILS OF WRITE-INS						
1301. Annual pure endowments		280				280
1302.						
1303.						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)		280				280

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	1	21,225							1	21,225
17. Incurred during current year		(1)								(1)
Settled during current year:										
18.1 By payment in full	1	21,224							1	21,224
18.2 By payment on compromised claims										
18.3 Totals paid	1	21,224							1	21,224
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	21,224							1	21,224
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1,071	47,507,841		(a)					1,071	47,507,841
21. Issued during year	21	902,443							21	902,443
22. Other changes to in force (Net)	(24)	(3,287,934)							(24)	(3,287,934)
23. In force December 31 of current year	1,068	45,122,350		(a)					1,068	45,122,350

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,397	2,434			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	2,397	2,434			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	2,397	2,434			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,021,455				1,021,455
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,021,455				1,021,455
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	1,465				1,465
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	72				72
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	1,537				1,537
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	1,537				1,537
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	34,260				34,260
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	147,491				147,491
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	93				93
14. All other benefits, except accident and health	51,590				51,590
15. Totals	233,434				233,434
DETAILS OF WRITE-INS					
1301. Annual pure endowments	93				93
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	93				93

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	6	62,218							6	62,218
Settled during current year:										
18.1 By payment in full	4	34,260							4	34,260
18.2 By payment on compromised claims										
18.3 Totals paid	4	34,260							4	34,260
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	34,260							4	34,260
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	27,958							2	27,958
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	2,847	97,678,448		(a)					2,847	97,678,448
21. Issued during year	150	6,197,944							150	6,197,944
22. Other changes to in force (Net)	(249)	(11,571,104)							(249)	(11,571,104)
23. In force December 31 of current year	2,748	92,305,288		(a)					2,748	92,305,288

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,820	2,864			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	2,820	2,864			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	2,820	2,864			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	195,498				195,498
2. Annuity considerations	2,039				2,039
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	197,537				197,537
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	16,257				16,257
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,943				1,943
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	18,200				18,200
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	18,200				18,200
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	91,439				91,439
10. Matured endowments					
11. Annuity benefits	14,920				14,920
12. Surrender values and withdrawals for life contracts	39,126				39,126
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	254				254
14. All other benefits, except accident and health	3,808				3,808
15. Totals	149,547				149,547
DETAILS OF WRITE-INS					
1301. Annual pure endowments	254				254
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	254				254

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	2	55,014							2	55,014
17. Incurred during current year	6	42,822							6	42,822
Settled during current year:										
18.1 By payment in full	6	91,439							6	91,439
18.2 By payment on compromised claims										
18.3 Totals paid	6	91,439							6	91,439
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	91,439							6	91,439
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	6,397							2	6,397
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	839	27,007,014		(a)					839	27,007,014
21. Issued during year	8	766,731							8	766,731
22. Other changes to in force (Net)	(27)	(940,110)							(27)	(940,110)
23. In force December 31 of current year	820	26,833,635		(a)					820	26,833,635

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,927	1,957			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	1,927	1,957			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	1,927	1,957			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,461,884				3,461,884
2. Annuity considerations	62				62
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	3,461,946				3,461,946
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	5,966				5,966
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,197				1,197
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	7,163				7,163
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	7,163				7,163
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,118,834				1,118,834
10. Matured endowments					
11. Annuity benefits	396				396
12. Surrender values and withdrawals for life contracts	604,235				604,235
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	112				112
14. All other benefits, except accident and health	52,759				52,759
15. Totals	1,776,336				1,776,336
DETAILS OF WRITE-INS					
1301. Annual pure endowments	112				112
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	112				112

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	3	15,456							3	15,456
17. Incurred during current year	37	1,136,201							37	1,136,201
Settled during current year:										
18.1 By payment in full	38	1,118,834							38	1,118,834
18.2 By payment on compromised claims										
18.3 Totals paid	38	1,118,834							38	1,118,834
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	38	1,118,834							38	1,118,834
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	32,823							2	32,823
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	7,679	353,443,401		(a)					7,679	353,443,401
21. Issued during year	508	30,690,204							508	30,690,204
22. Other changes to in force (Net)	(734)	(42,023,051)							(734)	(42,023,051)
23. In force December 31 of current year	7,453	342,110,554		(a)					7,453	342,110,554

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	8,874	9,013			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	8,874	9,013			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	8,874	9,013			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR 2008

NAIC Group Code: 0000      NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,476				6,476
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	6,476				6,476
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	214				214
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	214				214
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	214				214
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	454				454
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	454				454

DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	25	891,858	(a)						25	891,858
21. Issued during year										
22. Other changes to in force (Net)	(2)	(107,745)							(2)	(107,745)
23. In force December 31 of current year	23	784,113	(a)						23	784,113

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE





ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR 2008

NAIC Group Code: 0000      NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,120				2,120
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	2,120				2,120
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	560				560
15. Totals	560				560
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	9	412,865	(a)						9	412,865
21. Issued during year										
22. Other changes to in force (Net)	(1)	(34,390)							(1)	(34,390)
23. In force December 31 of current year	8	378,475	(a)						8	378,475

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,236				1,236
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,236				1,236
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	9	246,854	(a)						9	246,854
21. Issued during year										
22. Other changes to in force (Net)		(917)								(917)
23. In force December 31 of current year	9	245,937	(a)						9	245,937

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	551,412				551,412
2. Annuity considerations	170				170
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	551,582				551,582
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	1,054				1,054
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	261				261
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	1,315				1,315
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	1,315				1,315
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	199,881				199,881
10. Matured endowments					
11. Annuity benefits	861				861
12. Surrender values and withdrawals for life contracts	94,171				94,171
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	276				276
14. All other benefits, except accident and health	26,604				26,604
15. Totals	321,793				321,793
DETAILS OF WRITE-INS					
1301. Annual pure endowments	276				276
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	276				276

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	10	221,805							10	221,805
Settled during current year:										
18.1 By payment in full	8	199,881							8	199,881
18.2 By payment on compromised claims										
18.3 Totals paid	8	199,881							8	199,881
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	199,881							8	199,881
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	21,924							2	21,924
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1,443	55,209,616		(a)					1,443	55,209,616
21. Issued during year	17	1,010,537							17	1,010,537
22. Other changes to in force (Net)	(90)	(5,009,365)							(90)	(5,009,365)
23. In force December 31 of current year	1,370	51,210,788		(a)					1,370	51,210,788

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	2,365	2,402		200	200
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	2,365	2,402		200	200
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	2,365	2,402		200	200

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	126,125				126,125
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	126,125				126,125
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	735				735
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	76				76
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	811				811
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	811				811
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	(4,679)				(4,679)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	200				200
14. All other benefits, except accident and health	1,393				1,393
15. Totals	(3,086)				(3,086)
DETAILS OF WRITE-INS					
1301. Annual pure endowments	200				200
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	200				200

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	369	14,465,090		(a)					369	14,465,090
21. Issued during year	3	60,000							3	60,000
22. Other changes to in force (Net)	(1)	720,135							(1)	720,135
23. In force December 31 of current year	371	15,245,225		(a)					371	15,245,225

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	666	676			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	666	676			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	666	676			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,796				5,796
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	5,796				5,796
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	21				21
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	21				21
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	21				21
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	38				38
14. All other benefits, except accident and health					
15. Totals	38				38
DETAILS OF WRITE-INS					
1301. Annual pure endowments	38				38
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	38				38

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	19	765,823	(a)						19	765,823
21. Issued during year										
22. Other changes to in force (Net)	3	37,849							3	37,849
23. In force December 31 of current year	22	803,672	(a)						22	803,672

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	18,272				18,272
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	18,272				18,272
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	546				546
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	546				546
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	546				546
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	(451)				(451)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	140				140
14. All other benefits, except accident and health	2,071				2,071
15. Totals	1,760				1,760
DETAILS OF WRITE-INS					
1301. Annual pure endowments	140				140
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	140				140

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	57	2,577,586	(a)						57	2,577,586
21. Issued during year		23,785								23,785
22. Other changes to in force (Net)										
23. In force December 31 of current year	57	2,601,371	(a)						57	2,601,371

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,485,679				4,485,679
2. Annuity considerations	1,398				1,398
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	4,487,077				4,487,077
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	2,105				2,105
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	233				233
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	2,338				2,338
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	2,338				2,338
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,644,162				1,644,162
10. Matured endowments					
11. Annuity benefits	1,639				1,639
12. Surrender values and withdrawals for life contracts	672,014				672,014
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	137				137
14. All other benefits, except accident and health	140,116				140,116
15. Totals	2,458,068				2,458,068
DETAILS OF WRITE-INS					
1301. Annual pure endowments	137				137
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	137				137

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	6	95,690							6	95,690
17. Incurred during current year	69	1,568,659							69	1,568,659
Settled during current year:										
18.1 By payment in full	73	1,644,162							73	1,644,162
18.2 By payment on compromised claims										
18.3 Totals paid	73	1,644,162							73	1,644,162
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	73	1,644,162							73	1,644,162
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	20,187							2	20,187
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	11,430	424,352,783		(a)					11,430	424,352,783
21. Issued during year	436	19,092,970							436	19,092,970
22. Other changes to in force (Net)	(721)	(37,218,864)							(721)	(37,218,864)
23. In force December 31 of current year	11,145	406,226,889		(a)					11,145	406,226,889

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	9,873	10,027		7,637	7,637
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	9,873	10,027		7,637	7,637
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	9,873	10,027		7,637	7,637

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	970,153				970,153
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	970,153				970,153
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	536				536
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	82				82
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	618				618
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	618				618
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	89,971				89,971
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	180,171				180,171
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	74				74
14. All other benefits, except accident and health	15,594				15,594
15. Totals	285,810				285,810
DETAILS OF WRITE-INS					
1301. Annual pure endowments	74				74
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	74				74

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	6	126,684							6	126,684
Settled during current year:										
18.1 By payment in full	4	89,971							4	89,971
18.2 By payment on compromised claims										
18.3 Totals paid	4	89,971							4	89,971
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	89,971							4	89,971
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	36,713							2	36,713
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1,597	88,809,196		(a)					1,597	88,809,196
21. Issued during year	111	7,856,282							111	7,856,282
22. Other changes to in force (Net)	(170)	(12,390,955)							(170)	(12,390,955)
23. In force December 31 of current year	1,538	84,274,523		(a)					1,538	84,274,523

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	142	144			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	142	144			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	142	144			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products





ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,166,682				11,166,682
2. Annuity considerations	132				132
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	11,166,814				11,166,814
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	1,735				1,735
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	246				246
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	1,981				1,981
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	1,981				1,981
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,725,908				2,725,908
10. Matured endowments	16,816				16,816
11. Annuity benefits	3,614				3,614
12. Surrender values and withdrawals for life contracts	1,464,728				1,464,728
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	126				126
14. All other benefits, except accident and health	312,496				312,496
15. Totals	4,523,688				4,523,688
DETAILS OF WRITE-INS					
1301. Annual pure endowments	126				126
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	126				126

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	10	111,020							10	111,020
17. Incurred during current year	162	2,840,884							162	2,840,884
Settled during current year:										
18.1 By payment in full	157	2,725,908							157	2,725,908
18.2 By payment on compromised claims										
18.3 Totals paid	157	2,725,908							157	2,725,908
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	157	2,725,908							157	2,725,908
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	15	225,996							15	225,996
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	26,149	958,189,690		(a)					26,149	958,189,690
21. Issued during year	1,121	59,340,642							1,121	59,340,642
22. Other changes to in force (Net)	(1,387)	(72,400,795)							(1,387)	(72,400,795)
23. In force December 31 of current year	25,883	945,129,537		(a)					25,883	945,129,537

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	13,498	13,709		300	450
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	13,498	13,709		300	450
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	13,498	13,709		300	450

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		6,281,890				6,281,890
2. Annuity considerations		1,806				1,806
3. Deposit-type contract funds			X X X		X X X	
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		6,283,696				6,283,696
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit		46,858				46,858
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period		1,779				1,779
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)		48,637				48,637
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)		48,637				48,637
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		2,395,384				2,395,384
10. Matured endowments		12,012				12,012
11. Annuity benefits		10,292				10,292
12. Surrender values and withdrawals for life contracts		1,497,376				1,497,376
13. Aggregate write-ins for miscellaneous direct claims and benefits paid		321				321
14. All other benefits, except accident and health		162,442				162,442
15. Totals		4,077,827				4,077,827
DETAILS OF WRITE-INS						
1301. Annual pure endowments		321				321
1302.						
1303.						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)		321				321

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED		Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
		1	2	3	4	5	6	7	8	9	10
		Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	17		459,908							17	459,908
17. Incurred during current year	126		2,177,990							126	2,177,990
Settled during current year:											
18.1 By payment in full	131		2,395,384							131	2,395,384
18.2 By payment on compromised claims											
18.3 Totals paid	131		2,395,384							131	2,395,384
18.4 Reduction by compromise											
18.5 Amount rejected											
18.6 Total settlements	131		2,395,384							131	2,395,384
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	12		242,514							12	242,514
POLICY EXHIBIT						Number of Policies					
20. In force December 31, prior year	17,047		607,890,401	(a)						17,047	607,890,401
21. Issued during year	611		33,697,996							611	33,697,996
22. Other changes to in force (Net)	(1,083)		(51,079,581)							(1,083)	(51,079,581)
23. In force December 31 of current year	16,575		590,508,816	(a)						16,575	590,508,816

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	112,611	114,378		70,152	71,632
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	112,611	114,378		70,152	71,632
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	112,611	114,378		70,152	71,632

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,263,103				1,263,103
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,263,103				1,263,103
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	527				527
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	527				527
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	527				527
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	269,893				269,893
10. Matured endowments					
11. Annuity benefits	1				1
12. Surrender values and withdrawals for life contracts	101,495				101,495
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	85				85
14. All other benefits, except accident and health	38,787				38,787
15. Totals	410,261				410,261
DETAILS OF WRITE-INS					
1301. Annual pure endowments	85				85
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	85				85

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	4	115,670							4	115,670
17. Incurred during current year	8	165,023							8	165,023
Settled during current year:										
18.1 By payment in full	11	269,893							11	269,893
18.2 By payment on compromised claims										
18.3 Totals paid	11	269,893							11	269,893
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	269,893							11	269,893
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	10,800							1	10,800
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	2,755	116,568,715		(a)					2,755	116,568,715
21. Issued during year	183	7,568,992							183	7,568,992
22. Other changes to in force (Net)	(211)	(10,612,105)							(211)	(10,612,105)
23. In force December 31 of current year	2,727	113,525,602		(a)					2,727	113,525,602

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	553	561			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	553	561			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	553	561			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR 2008

NAIC Group Code: 0000      NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,560,352				5,560,352
2. Annuity considerations	2,415				2,415
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	5,562,767				5,562,767
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	12,390				12,390
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,550				2,550
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	14,940				14,940
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	14,940				14,940
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,700,107				1,700,107
10. Matured endowments	8,334				8,334
11. Annuity benefits	1,853				1,853
12. Surrender values and withdrawals for life contracts	809,347				809,347
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	3,203				3,203
14. All other benefits, except accident and health	220,497				220,497
15. Totals	2,743,341				2,743,341
DETAILS OF WRITE-INS					
1301. Annual pure endowments	3,203				3,203
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	3,203				3,203

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	8	96,137							8	96,137
17. Incurred during current year	61	1,944,103							61	1,944,103
Settled during current year:										
18.1 By payment in full	64	1,700,107							64	1,700,107
18.2 By payment on compromised claims										
18.3 Totals paid	64	1,700,107							64	1,700,107
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	64	1,700,107							64	1,700,107
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	5	340,133							5	340,133
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	13,369	593,254,034		(a)					13,369	593,254,034
21. Issued during year	848	48,929,241							848	48,929,241
22. Other changes to in force (Net)	(923)	(55,743,587)							(923)	(55,743,587)
23. In force December 31 of current year	13,294	586,439,688		(a)					13,294	586,439,688

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	38,110	38,708		21,385	16,751
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	38,110	38,708		21,385	16,751
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	38,110	38,708		21,385	16,751

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,305				6,305
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	6,305				6,305
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	22				22
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	22				22
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	22				22
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	36				36
14. All other benefits, except accident and health					
15. Totals	36				36
DETAILS OF WRITE-INS					
1301. Annual pure endowments	36				36
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	36				36

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	23	660,700	(a)						23	660,700
21. Issued during year										
22. Other changes to in force (Net)	1	127,979							1	127,979
23. In force December 31 of current year	24	788,679	(a)						24	788,679

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	100	102			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	100	102			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	100	102			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR 2008

NAIC Group Code: 0000      NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	16,139				16,139
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	16,139				16,139
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	366				366
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	67				67
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	433				433
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	433				433
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					

DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	66	2,454,603		(a)					66	2,454,603
21. Issued during year										
22. Other changes to in force (Net)	(16)	(304,748)							(16)	(304,748)
23. In force December 31 of current year	50	2,149,855		(a)					50	2,149,855

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR 2008

NAIC Group Code: 0000      NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,622				5,622
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	5,622				5,622
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	276				276
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	276				276
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	276				276
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	29				29
14. All other benefits, except accident and health					
15. Totals	29				29
DETAILS OF WRITE-INS					
1301. Annual pure endowments	29				29
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	29				29

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	22	589,153	(a)						22	589,153
21. Issued during year										
22. Other changes to in force (Net)		60,835								60,835
23. In force December 31 of current year	22	649,988	(a)						22	649,988

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	63,074				63,074
2. Annuity considerations	150				150
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	63,224				63,224
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	517				517
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	517				517
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	517				517
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	2,564				2,564
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,963				4,963
15. Totals	7,527				7,527
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	215	7,734,113		(a)					215	7,734,113
21. Issued during year	3	700,000							3	700,000
22. Other changes to in force (Net)	(9)	(760,374)							(9)	(760,374)
23. In force December 31 of current year	209	7,673,739		(a)					209	7,673,739

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	174	177			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	174	177			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	174	177			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products





ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	7,959,541				7,959,541
2. Annuity considerations	5,514				5,514
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	7,965,055				7,965,055
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	718				718
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	718				718
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	718				718
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,027,753				2,027,753
10. Matured endowments					
11. Annuity benefits	4,868				4,868
12. Surrender values and withdrawals for life contracts	1,482,520				1,482,520
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	301				301
14. All other benefits, except accident and health	204,523				204,523
15. Totals	3,719,965				3,719,965
DETAILS OF WRITE-INS					
1301. Annual pure endowments	301				301
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	301				301

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	9	139,951							9	139,951
17. Incurred during current year	84	1,982,045							84	1,982,045
Settled during current year:										
18.1 By payment in full	86	2,027,753							86	2,027,753
18.2 By payment on compromised claims										
18.3 Totals paid	86	2,027,753							86	2,027,753
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	86	2,027,753							86	2,027,753
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	7	94,243							7	94,243
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	19,117	783,546,003		(a)					19,117	783,546,003
21. Issued during year	484	29,631,103							484	29,631,103
22. Other changes to in force (Net)	(1,380)	(71,582,532)							(1,380)	(71,582,532)
23. In force December 31 of current year	18,221	741,594,574		(a)					18,221	741,594,574

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	189	192			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	189	192			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	189	192			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,218,616				4,218,616
2. Annuity considerations	300				300
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	4,218,916				4,218,916
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	1,150				1,150
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	451				451
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	1,601				1,601
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	1,601				1,601
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,452,773				1,452,773
10. Matured endowments	18,007				18,007
11. Annuity benefits	712				712
12. Surrender values and withdrawals for life contracts	778,771				778,771
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	259				259
14. All other benefits, except accident and health	246,262				246,262
15. Totals	2,496,784				2,496,784
DETAILS OF WRITE-INS					
1301. Annual pure endowments	259				259
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	259				259

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	9	113,977							9	113,977
17. Incurred during current year	72	1,356,087							72	1,356,087
Settled during current year:										
18.1 By payment in full	80	1,452,773							80	1,452,773
18.2 By payment on compromised claims										
18.3 Totals paid	80	1,452,773							80	1,452,773
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	80	1,452,773							80	1,452,773
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	17,291							1	17,291
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	10,548	423,903,014		(a)					10,548	423,903,014
21. Issued during year	534	25,621,717							534	25,621,717
22. Other changes to in force (Net)	(844)	(42,791,508)							(844)	(42,791,508)
23. In force December 31 of current year	10,238	406,733,223		(a)					10,238	406,733,223

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	24,727	25,115		23,065	23,065
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	24,727	25,115		23,065	23,065
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	24,727	25,115		23,065	23,065

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	20,189,276				20,189,276
2. Annuity considerations	10				10
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	20,189,286				20,189,286
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	53,454				53,454
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	20,835				20,835
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	74,289				74,289
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	74,289				74,289
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,890,137				5,890,137
10. Matured endowments					
11. Annuity benefits	17,498				17,498
12. Surrender values and withdrawals for life contracts	3,738,937				3,738,937
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	3,579				3,579
14. All other benefits, except accident and health	689,313				689,313
15. Totals	10,339,464				10,339,464
DETAILS OF WRITE-INS					
1301. Annual pure endowments	3,579				3,579
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	3,579				3,579

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	35	336,529							35	336,529
17. Incurred during current year	352	5,932,844							352	5,932,844
Settled during current year:										
18.1 By payment in full	353	5,890,137							353	5,890,137
18.2 By payment on compromised claims										
18.3 Totals paid	353	5,890,137							353	5,890,137
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	353	5,890,137							353	5,890,137
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	34	379,236							34	379,236
POLICY EXHIBIT										
					Number of Policies					
20. In force December 31, prior year	52,692	1,864,285,538		(a)					52,692	1,864,285,538
21. Issued during year	2,460	119,723,800							2,460	119,723,800
22. Other changes to in force (Net)	(3,610)	(169,130,583)							(3,610)	(169,130,583)
23. In force December 31 of current year	51,542	1,814,878,755		(a)					51,542	1,814,878,755

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	84,459	85,784		68,169	69,786
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	84,459	85,784		68,169	69,786
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	84,459	85,784		68,169	69,786

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		24,891				24,891
2. Annuity considerations						
3. Deposit-type contract funds			XXX		XXX	
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		24,891				24,891
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit		736				736
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period		89				89
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)		825				825
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)		825				825
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health						
15. Totals						
DETAILS OF WRITE-INS						
1301. Annual pure endowments						
1302.						
1303.						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	89	2,621,776		(a)					89	2,621,776
21. Issued during year	1	53,993							1	53,993
22. Other changes to in force (Net)		108,580								108,580
23. In force December 31 of current year	90	2,784,349		(a)					90	2,784,349

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	118	120			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	118	120			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	118	120			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,134,210				6,134,210
2. Annuity considerations	294				294
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	6,134,504				6,134,504
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	2,032				2,032
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	58				58
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	2,090				2,090
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	2,090				2,090
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,103,218				1,103,218
10. Matured endowments	46,005				46,005
11. Annuity benefits	5,173				5,173
12. Surrender values and withdrawals for life contracts	1,021,623				1,021,623
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	101				101
14. All other benefits, except accident and health	110,167				110,167
15. Totals	2,286,287				2,286,287
DETAILS OF WRITE-INS					
1301. Annual pure endowments	101				101
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	101				101

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	10	165,235							10	165,235
17. Incurred during current year	88	1,066,709							88	1,066,709
Settled during current year:										
18.1 By payment in full	86	1,103,218							86	1,103,218
18.2 By payment on compromised claims										
18.3 Totals paid	86	1,103,218							86	1,103,218
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	86	1,103,218							86	1,103,218
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	12	128,726							12	128,726
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	15,619	538,199,817		(a)					15,619	538,199,817
21. Issued during year	624	31,634,076							624	31,634,076
22. Other changes to in force (Net)	(903)	(38,846,142)							(903)	(38,846,142)
23. In force December 31 of current year	15,340	530,987,751		(a)					15,340	530,987,751

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	30,972	31,458		51,778	52,078
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	30,972	31,458		51,778	52,078
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	30,972	31,458		51,778	52,078

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	66,376				66,376
2. Annuity considerations	444				444
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	66,820				66,820
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	900				900
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	900				900
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	900				900
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	10,650				10,650
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,348				1,348
15. Totals	11,998				11,998
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	173	8,697,450	(a)						173	8,697,450
21. Issued during year										
22. Other changes to in force (Net)	2	(385,644)							2	(385,644)
23. In force December 31 of current year	175	8,311,806	(a)						175	8,311,806

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	231	235			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	231	235			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	231	235			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR 2008

NAIC Group Code: 0000      NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,776				3,776
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	3,776				3,776
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	163				163
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	163				163
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	163				163
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	15	377,214	(a)						15	377,214
21. Issued during year		56,873								56,873
22. Other changes to in force (Net)										
23. In force December 31 of current year	15	434,087	(a)						15	434,087

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,996				9,996
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	9,996				9,996
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	320				320
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	116				116
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	436				436
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	436				436
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	47				47
14. All other benefits, except accident and health					
15. Totals	47				47
DETAILS OF WRITE-INS					
1301. Annual pure endowments	47				47
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	47				47

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	30	1,440,826	(a)						30	1,440,826
21. Issued during year										
22. Other changes to in force (Net)	2	(62,550)							2	(62,550)
23. In force December 31 of current year	32	1,378,276	(a)						32	1,378,276

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	60	61			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	60	61			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	60	61			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products





ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	841,607				841,607
2. Annuity considerations	120				120
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	841,727				841,727
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	671				671
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	59				59
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	730				730
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	730				730
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	306,403				306,403
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	57,046				57,046
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	20,233				20,233
15. Totals	383,682				383,682
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	1	14,245							1	14,245
17. Incurred during current year	12	309,281							12	309,281
Settled during current year:										
18.1 By payment in full	11	306,403							11	306,403
18.2 By payment on compromised claims										
18.3 Totals paid	11	306,403							11	306,403
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	306,403							11	306,403
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	17,123							2	17,123
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1,828	94,815,720		(a)					1,828	94,815,720
21. Issued during year	129	9,052,017							129	9,052,017
22. Other changes to in force (Net)	(120)	(8,620,704)							(120)	(8,620,704)
23. In force December 31 of current year	1,837	95,247,033		(a)					1,837	95,247,033

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	696	707			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	696	707			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	696	707			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	28,181				28,181
2. Annuity considerations	180				180
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	28,361				28,361
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	678				678
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	678				678
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	678				678
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	100	3,537,251		(a)					100	3,537,251
21. Issued during year	2	154,614							2	154,614
22. Other changes to in force (Net)	3	505,655							3	505,655
23. In force December 31 of current year	105	4,197,520		(a)					105	4,197,520

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR 2008

NAIC Group Code: 0000      NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	77,271				77,271
2. Annuity considerations	60				60
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	77,331				77,331
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	609				609
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	64				64
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	673				673
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	673				673
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	(1,085)				(1,085)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	129				129
14. All other benefits, except accident and health	6,458				6,458
15. Totals	5,502				5,502
DETAILS OF WRITE-INS					
1301. Annual pure endowments	129				129
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	129				129

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	257	9,580,944		(a)					257	9,580,944
21. Issued during year	1	50,000							1	50,000
22. Other changes to in force (Net)	3	100,489							3	100,489
23. In force December 31 of current year	261	9,731,433		(a)					261	9,731,433

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	552	561			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	552	561			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	552	561			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR 2008

NAIC Group Code: 0000      NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	286,349				286,349
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	286,349				286,349
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	76				76
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	76				76
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	76				76
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	896				896
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	6,936				6,936
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	6,710				6,710
15. Totals	14,542				14,542
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	896							1	896
Settled during current year:										
18.1 By payment in full	1	896							1	896
18.2 By payment on compromised claims										
18.3 Totals paid	1	896							1	896
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	896							1	896
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	494	26,510,928		(a)					494	26,510,928
21. Issued during year	78	3,966,499							78	3,966,499
22. Other changes to in force (Net)	(40)	(2,965,322)							(40)	(2,965,322)
23. In force December 31 of current year	532	27,512,105		(a)					532	27,512,105

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,589,326				2,589,326
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	2,589,326				2,589,326
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	788				788
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	788				788
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	788				788
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	329,238				329,238
10. Matured endowments					
11. Annuity benefits	265				265
12. Surrender values and withdrawals for life contracts	433,431				433,431
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	54				54
14. All other benefits, except accident and health	62,572				62,572
15. Totals	825,560				825,560
DETAILS OF WRITE-INS					
1301. Annual pure endowments	54				54
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	54				54

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	4	73,048							4	73,048
17. Incurred during current year	18	266,302							18	266,302
Settled during current year:										
18.1 By payment in full	20	329,238							20	329,238
18.2 By payment on compromised claims										
18.3 Totals paid	20	329,238							20	329,238
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	20	329,238							20	329,238
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	2	10,112							2	10,112
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	6,235	257,695,213		(a)					6,235	257,695,213
21. Issued during year	296	15,798,053							296	15,798,053
22. Other changes to in force (Net)	(425)	(23,938,762)							(425)	(23,938,762)
23. In force December 31 of current year	6,106	249,554,504		(a)					6,106	249,554,504

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	3,747	3,806			1,522
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	3,747	3,806			1,522
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	3,747	3,806			1,522

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,772,765				1,772,765
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,772,765				1,772,765
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	2,999				2,999
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	291				291
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	3,290				3,290
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	3,290				3,290
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	457,307				457,307
10. Matured endowments					
11. Annuity benefits	750				750
12. Surrender values and withdrawals for life contracts	325,733				325,733
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	234				234
14. All other benefits, except accident and health	79,539				79,539
15. Totals	863,563				863,563
DETAILS OF WRITE-INS					
1301. Annual pure endowments	234				234
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	234				234

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	7	122,089							7	122,089
17. Incurred during current year	25	400,107							25	400,107
Settled during current year:										
18.1 By payment in full	28	457,307							28	457,307
18.2 By payment on compromised claims										
18.3 Totals paid	28	457,307							28	457,307
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	28	457,307							28	457,307
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	4	64,889							4	64,889
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	4,218	156,002,595		(a)					4,218	156,002,595
21. Issued during year	109	6,676,500							109	6,676,500
22. Other changes to in force (Net)	(288)	(12,736,229)							(288)	(12,736,229)
23. In force December 31 of current year	4,039	149,942,866		(a)					4,039	149,942,866

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	10,917	11,088		1,240	1,240
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	10,917	11,088		1,240	1,240
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	10,917	11,088		1,240	1,240

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	23,343				23,343
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	23,343				23,343
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	909				909
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	7				7
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	916				916
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	916				916
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	(1,020)				(1,020)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	39				39
14. All other benefits, except accident and health	1,208				1,208
15. Totals	227				227
DETAILS OF WRITE-INS					
1301. Annual pure endowments	39				39
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	39				39

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	2,500							1	2,500
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	2,500							1	2,500
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	105	2,708,499		(a)					105	2,708,499
21. Issued during year	2	55,611							2	55,611
22. Other changes to in force (Net)	(1)	18,212							(1)	18,212
23. In force December 31 of current year	106	2,782,322		(a)					106	2,782,322

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	418	425			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	418	425			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	418	425			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	31,945				31,945
2. Annuity considerations	60				60
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	32,005				32,005
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	585				585
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	585				585
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	585				585
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	63				63
14. All other benefits, except accident and health					
15. Totals	63				63
DETAILS OF WRITE-INS					
1301. Annual pure endowments	63				63
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	63				63

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	106	4,724,387		(a)					106	4,724,387
21. Issued during year	1	11,122							1	11,122
22. Other changes to in force (Net)	4	(271,069)							4	(271,069)
23. In force December 31 of current year	111	4,464,440		(a)					111	4,464,440

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	176	179			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	176	179			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	176	179			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products





ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR 2008

NAIC Group Code: 0000      NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	187				187
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	187				187
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1	23,043	(a)						1	23,043
21. Issued during year		19								19
22. Other changes to in force (Net)										
23. In force December 31 of current year	1	23,062	(a)						1	23,062

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	36,630				36,630
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	36,630				36,630
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	466				466
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	466				466
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	466				466
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	(6,369)				(6,369)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	89				89
14. All other benefits, except accident and health	1,220				1,220
15. Totals	(5,060)				(5,060)
DETAILS OF WRITE-INS					
1301. Annual pure endowments	89				89
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	89				89

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	133	4,705,495		(a)					133	4,705,495
21. Issued during year										
22. Other changes to in force (Net)	(1)	(46,122)							(1)	(46,122)
23. In force December 31 of current year	132	4,659,373		(a)					132	4,659,373

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	174	177			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	174	177			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	174	177			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,345,431				1,345,431
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	1,345,431				1,345,431
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	389				389
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	389				389
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	389				389
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	169,817				169,817
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	189,563				189,563
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	16,489				16,489
15. Totals	375,869				375,869
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	1	105,152							1	105,152
17. Incurred during current year	7	74,665							7	74,665
Settled during current year:										
18.1 By payment in full	7	169,817							7	169,817
18.2 By payment on compromised claims										
18.3 Totals paid	7	169,817							7	169,817
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	169,817							7	169,817
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	1	10,000							1	10,000
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	3,047	127,515,736		(a)					3,047	127,515,736
21. Issued during year	213	10,331,977							213	10,331,977
22. Other changes to in force (Net)	(232)	(11,702,867)							(232)	(11,702,867)
23. In force December 31 of current year	3,028	126,144,846		(a)					3,028	126,144,846

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	450	457			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	450	457			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	450	457			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	502,913				502,913
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	502,913				502,913
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	610				610
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	43				43
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	653				653
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	653				653
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	125,662				125,662
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	72,808				72,808
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	86				86
14. All other benefits, except accident and health	30,259				30,259
15. Totals	228,815				228,815
DETAILS OF WRITE-INS					
1301. Annual pure endowments	86				86
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	86				86

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	1	10,000							1	10,000
17. Incurred during current year	9	115,662							9	115,662
Settled during current year:										
18.1 By payment in full	10	125,662							10	125,662
18.2 By payment on compromised claims										
18.3 Totals paid	10	125,662							10	125,662
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	125,662							10	125,662
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1,425	52,016,270		(a)					1,425	52,016,270
21. Issued during year	37	1,656,666							37	1,656,666
22. Other changes to in force (Net)	(103)	(4,244,012)							(103)	(4,244,012)
23. In force December 31 of current year	1,359	49,428,924		(a)					1,359	49,428,924

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	1,896	1,926			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	1,896	1,926			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	1,896	1,926			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	943,644				943,644
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	943,644				943,644
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	6,805				6,805
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,898				5,898
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	12,703				12,703
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	12,703				12,703
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	194,532				194,532
10. Matured endowments	4,064				4,064
11. Annuity benefits	21,634				21,634
12. Surrender values and withdrawals for life contracts	186,186				186,186
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	408				408
14. All other benefits, except accident and health	35,813				35,813
15. Totals	442,637				442,637
DETAILS OF WRITE-INS					
1301. Annual pure endowments	408				408
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	408				408

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	1	15,000							1	15,000
17. Incurred during current year	16	197,842							16	197,842
Settled during current year:										
18.1 By payment in full	14	194,532							14	194,532
18.2 By payment on compromised claims										
18.3 Totals paid	14	194,532							14	194,532
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	14	194,532							14	194,532
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	3	18,310							3	18,310
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	2,829	103,117,302		(a)					2,829	103,117,302
21. Issued during year	27	1,021,637							27	1,021,637
22. Other changes to in force (Net)	(164)	(7,716,799)							(164)	(7,716,799)
23. In force December 31 of current year	2,692	96,422,140		(a)					2,692	96,422,140

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	28,060	28,500		10,559	10,459
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	28,060	28,500		10,559	10,459
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	28,060	28,500		10,559	10,459

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	35,812				35,812
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	35,812				35,812
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	349				349
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	349				349
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	349				349
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	2,332				2,332
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	568				568
15. Totals	2,900				2,900
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	118	4,830,349		(a)					118	4,830,349
21. Issued during year	1	10,171							1	10,171
22. Other changes to in force (Net)	(10)	(350,590)							(10)	(350,590)
23. In force December 31 of current year	109	4,489,930		(a)					109	4,489,930

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	384	390			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	384	390			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	384	390			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		1,188				1,188
2. Annuity considerations						
3. Deposit-type contract funds			XXX		XXX	
4. Other considerations						
5. Totals (Sum of Line 1 to Line 4)		1,188				1,188
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life Insurance:						
6.1. Paid in cash or left on deposit		54				54
6.2. Applied to pay renewal premiums						
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period						
6.4. Other						
6.5. Totals (Sum of Line 6.1 to Line 6.4)		54				54
Annuities:						
7.1. Paid in cash or left on deposit						
7.2. Applied to provide paid-up annuities						
7.3. Other						
7.4. Totals (Sum of Line 7.1 to Line 7.3)						
8. Grand Totals (Line 6.5 plus Line 7.4)		54				54
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits						
10. Matured endowments						
11. Annuity benefits						
12. Surrender values and withdrawals for life contracts						
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health						
15. Totals						
DETAILS OF WRITE-INS						
1301. Annual pure endowments						
1302.						
1303.						
1398. Summary of remaining write-ins for Line 13 from overflow page						
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	6	132,122	(a)						6	132,122
21. Issued during year										
22. Other changes to in force (Net)		(772)								(772)
23. In force December 31 of current year	6	131,350	(a)						6	131,350

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	51,829				51,829
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	51,829				51,829
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	1,205				1,205
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	100				100
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	1,305				1,305
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	1,305				1,305
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	254				254
14. All other benefits, except accident and health	140				140
15. Totals	394				394
DETAILS OF WRITE-INS					
1301. Annual pure endowments	254				254
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	254				254

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	176	6,192,679	(a)						176	6,192,679
21. Issued during year										
22. Other changes to in force (Net)	23	1,300,252							23	1,300,252
23. In force December 31 of current year	199	7,492,931	(a)						199	7,492,931

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	314	319			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	314	319			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	314	319			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products





ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	61,305				61,305
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	61,305				61,305
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	1,522				1,522
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	198				198
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	1,720				1,720
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	1,720				1,720
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	(66)				(66)
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	204				204
14. All other benefits, except accident and health	1,335				1,335
15. Totals	1,473				1,473
DETAILS OF WRITE-INS					
1301. Annual pure endowments	204				204
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	204				204

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	196	6,845,534	(a)						196	6,845,534
21. Issued during year										
22. Other changes to in force (Net)	(1)	55,349							(1)	55,349
23. In force December 31 of current year	195	6,900,883	(a)						195	6,900,883

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	260	264			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	260	264			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	260	264			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR 2008

NAIC Group Code: 0000      NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,472				9,472
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	9,472				9,472
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	61				61
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	61				61
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	61				61
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	27	1,007,795	(a)						27	1,007,795
21. Issued during year										
22. Other changes to in force (Net)	3	57,152							3	57,152
23. In force December 31 of current year	30	1,064,947	(a)						30	1,064,947

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,875,058				4,875,058
2. Annuity considerations	37,458				37,458
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	4,912,516				4,912,516
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	374				374
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	49				49
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	423				423
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	423				423
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	852,441				852,441
10. Matured endowments					
11. Annuity benefits	212,594				212,594
12. Surrender values and withdrawals for life contracts	725,832				725,832
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	157,942				157,942
15. Totals	1,948,809				1,948,809

DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	2	16,305							2	16,305
17. Incurred during current year	58	974,760							58	974,760
Settled during current year:										
18.1 By payment in full	52	852,441							52	852,441
18.2 By payment on compromised claims										
18.3 Totals paid	52	852,441							52	852,441
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	52	852,441							52	852,441
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	8	138,624							8	138,624
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	13,601	511,227,628		(a)					13,601	511,227,628
21. Issued during year	630	36,217,220							630	36,217,220
22. Other changes to in force (Net)	(916)	(44,689,819)							(916)	(44,689,819)
23. In force December 31 of current year	13,315	502,755,029		(a)					13,315	502,755,029

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	97,948				97,948
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	97,948				97,948
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	315				315
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	16				16
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	331				331
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	331				331
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	5,981				5,981
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,505				2,505
15. Totals	8,486				8,486
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	229	9,130,571	(a)						229	9,130,571
21. Issued during year	23	753,773							23	753,773
22. Other changes to in force (Net)		(493,956)								(493,956)
23. In force December 31 of current year	252	9,390,388	(a)						252	9,390,388

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	118	120			
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	118	120			
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	118	120			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF PUERTO RICO DURING THE YEAR 2008

NAIC Group Code: 0000      NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	390				390
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	390				390
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	1	18,321	(a)						1	18,321
21. Issued during year		(252)								(252)
22. Other changes to in force (Net)										
23. In force December 31 of current year	1	18,069	(a)						1	18,069

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF U. S. VIRGIN ISLANDS DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	833				833
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	833				833
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	4	100,950	(a)						4	100,950
21. Issued during year										
22. Other changes to in force (Net)	(2)	(63,653)							(2)	(63,653)
23. In force December 31 of current year	2	37,297	(a)						2	37,297

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	777				777
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	777				777
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit					
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)					
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	15	260,458	(a)						15	260,458
21. Issued during year										
22. Other changes to in force (Net)	(2)	(113,597)							(2)	(113,597)
23. In force December 31 of current year	13	146,861	(a)						13	146,861

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF OTHER ALIEN DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	36,759				36,759
2. Annuity considerations					
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	36,759				36,759
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	564				564
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	564				564
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	564				564
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	592				592
15. Totals	592				592
DETAILS OF WRITE-INS					
1301. Annual pure endowments					
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year:										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)										
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	101	5,166,299		(a)					101	5,166,299
21. Issued during year	2	118,696							2	118,696
22. Other changes to in force (Net)	(1)	(92,682)							(1)	(92,682)
23. In force December 31 of current year	102	5,192,313		(a)					102	5,192,313

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)					
26. Totals (Line 24 through Line 24.4 plus Line 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE





ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

DIRECT BUSINESS IN THE STATE OF GRAND TOTAL DURING THE YEAR 2008

NAIC Group Code: 0000

NAIC Company Code: 67393

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	90,825,779				90,825,779
2. Annuity considerations	53,412				53,412
3. Deposit-type contract funds		X X X		X X X	
4. Other considerations					
5. Totals (Sum of Line 1 to Line 4)	90,879,191				90,879,191
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life Insurance:					
6.1. Paid in cash or left on deposit	174,878				174,878
6.2. Applied to pay renewal premiums					
6.3. Applied to provide paid-up additions or shorten the endowment or premium-paying period	36,929				36,929
6.4. Other					
6.5. Totals (Sum of Line 6.1 to Line 6.4)	211,807				211,807
Annuities:					
7.1. Paid in cash or left on deposit					
7.2. Applied to provide paid-up annuities					
7.3. Other					
7.4. Totals (Sum of Line 7.1 to Line 7.3)					
8. Grand Totals (Line 6.5 plus Line 7.4)	211,807				211,807
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	24,185,719				24,185,719
10. Matured endowments	105,238				105,238
11. Annuity benefits	299,514				299,514
12. Surrender values and withdrawals for life contracts	15,133,057				15,133,057
13. Aggregate write-ins for miscellaneous direct claims and benefits paid	11,534				11,534
14. All other benefits, except accident and health	2,910,154				2,910,154
15. Totals	42,645,216				42,645,216
DETAILS OF WRITE-INS					
1301.	11,534				11,534
1302.					
1303.					
1398. Summary of remaining write-ins for Line 13 from overflow page					
1399. Totals (Line 1301 through Line 1303 plus Line 1398) (Line 13 above)	11,534				11,534

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	Number	Amount	Number of Individual Policies and Group Certificates	Amount	Number of Certificates	Amount	Number	Amount	Number	Amount
16. Unpaid December 31, prior year	137	2,209,554							137	2,209,554
17. Incurred during current year	1,274	23,856,663							1,274	23,856,663
Settled during current year:										
18.1 By payment in full	1,288	24,185,719							1,288	24,185,719
18.2 By payment on compromised claims										
18.3 Totals paid	1,288	24,185,719							1,288	24,185,719
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1,288	24,185,719							1,288	24,185,719
19. Unpaid December 31, current year (Line 16 plus Line 17 minus Line 18.6)	123	1,880,498							123	1,880,498
POLICY EXHIBIT					Number of Policies					
20. In force December 31, prior year	227,584	8,693,066,792		(a)					227,584	8,693,066,792
21. Issued during year	9,936	521,133,181							9,936	521,133,181
22. Other changes to in force (Net)	(15,131)	(766,714,658)							(15,131)	(766,714,658)
23. In force December 31 of current year	222,389	8,447,485,315		(a)					222,389	8,447,485,315

(a) Includes Individual Credit Life Insurance prior year \$ , current year \$  
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ , current year \$  
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ , current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group policies (b)					
24.1 Federal Employees Health Benefits Program premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes and fees					
Other Individual policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)	393,148	399,315		257,859	258,294
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (Sum of Line 25.1 to Line 25.5)	393,148	399,315		257,859	258,294
26. Totals (Line 24 through Line 24.4 plus Line 25.6)	393,148	399,315		257,859	258,294

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, Prior Year .....	2,685,990
2. Current Year's Realized Pre-Tax Capital Gains/ (Losses) of \$ ..... 359,040 Transferred into the Reserve Net of Taxes \$ ..... 125,663 .....	233,377
3. Adjustment for Current Year's Liability Gains/ (Losses) released from the reserve .....	
4. Balance Before Reduction for Amount Transferred to Summary of Operations (Line 1 plus Line 2 plus Line 3) .....	2,919,367
5. Current Year's Amortization Released to Summary of Operations (Amortization, Line 1, Column 4) .....	381,262
6. Reserve as of December 31, Current Year (Line 4 minus Line 5) .....	2,538,105

Amortization

Year of Amortization	1  Reserve as of December 31, Prior Year	2  Current Year's Realized Capital Gains/ (Losses) Transferred into the Reserve Net of Taxes	3  Adjustment for Current Year's Liability Gains/ (Losses) Released From the Reserve	4  Balance Before Reduction for Current Year's Amortization (Columns 1 plus 2 plus 3)
1. 2008 .....	283,155	98,107		381,262
2. 2009 .....	285,972	37,296		323,268
3. 2010 .....	281,393	15,782		297,175
4. 2011 .....	275,509	12,559		288,068
5. 2012 .....	259,464	9,146		268,610
6. 2013 .....	231,965	5,536		237,501
7. 2014 .....	191,877	3,808		195,685
8. 2015 .....	148,630	4,029		152,659
9. 2016 .....	109,332	4,194		113,526
10. 2017 .....	81,174	4,449		85,623
11. 2018 .....	68,634	4,737		73,371
12. 2019 .....	63,482	4,783		68,265
13. 2020 .....	59,434	4,640		64,074
14. 2021 .....	55,032	4,568		59,600
15. 2022 .....	54,701	4,443		59,144
16. 2023 .....	54,870	4,282		59,152
17. 2024 .....	49,717	3,816		53,533
18. 2025 .....	40,601	3,064		43,665
19. 2026 .....	30,769	2,257		33,026
20. 2027 .....	21,661	1,397		23,058
21. 2028 .....	13,463	484		13,947
22. 2029 .....	8,494			8,494
23. 2030 .....	7,000			7,000
24. 2031 .....	5,273			5,273
25. 2032 .....	3,217			3,217
26. 2033 .....	1,109			1,109
27. 2034 .....	62			62
28. 2035 .....				
29. 2036 .....				
30. 2037 .....				
31. 2038 and Later .....				
32. TOTAL (Line 1 to Line 31) .....	2,685,990	233,377		2,919,367

ASSET VALUATION RESERVE

	Default Component			Equity Component			7
	1	2	3	4	5	6	
	Other Than Mortgage Loans	Mortgage Loans	Total (Column 1 plus Column 2)	Common Stock	Real Estate and Other Invested Assets	Total (Column 4 plus Column 5)	Total Amount (Column 3 plus Column 6)
1. Reserve as of December 31, prior year .....	859,776	907	860,683		722,790	722,790	1,583,473
2. Realized Capital Gains/ (Losses) Net of Taxes - General Account .....							
3. Realized Capital Gains/ (Losses) Net of Taxes - Separate Accounts .....							
4. Unrealized Capital Gains/ (Losses) Net of Deferred Taxes - General Account .....				13,380		13,380	13,380
5. Unrealized Capital Gains/ (Losses) Net of Deferred Taxes - Separate Accounts .....							
6. Capital gains credited/ (losses charged) to contract benefits, payments or reserves .....							
7. Basic Contribution .....	127,748		127,748				127,748
8. Accumulated Balances (Line 1 through Line 5, minus Line 6 plus Line 7) .....	987,524	907	988,431	13,380	722,790	736,170	1,724,601
9. Maximum Reserve .....	947,590		947,590	54,144	681,892	736,036	1,683,626
10. Reserve Objective .....	724,281		724,281	54,144	681,892	736,036	1,460,317
11. 20% of (Line 10 minus Line 8) .....	(52,649)	(181)	(52,830)	8,153	(8,180)	(27)	(52,857)
12. Balance Before Transfers (Line 8 plus Line 11) .....	934,875	726	935,601	21,533	714,610	736,143	1,671,744
13. Transfers .....	726	(726)		32,611	(32,611)		X X X
14. Voluntary Contribution .....							
15. Adjustment down to Maximum/up to Zero .....					(107)	(107)	(107)
16. Reserve as of December 31, Current Year (Line 12 plus Line 13 plus Line 14 plus Line 15) .....	935,601		935,601	54,144	681,892	736,036	1,671,637

ASSET VALUATION RESERVE  
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1+2+3)	5  Factor	6  Amount (Columns 4x5)	7  Factor	8  Amount (Columns 4x7)	9  Factor	10  Amount (Columns 4x9)
LONG-TERM BONDS												
1	1 2 3 4 5 6 7 8	Exempt Obligations .....	219,459,244	XXX	XXX	219,459,244	0.0000		0.0000		0.0000	
2		Highest Quality .....	309,852,381	XXX	XXX	309,852,381	0.0004	123,941	0.0023	712,660	0.0030	929,557
3		High Quality .....	2,003,684	XXX	XXX	2,003,684	0.0019	3,807	0.0058	11,621	0.0090	18,033
4		Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
5		Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
6		Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
7		In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
8		Total Unrated Multi-class Securities Acquired by Conversion .....		XXX	XXX		XXX		XXX		XXX	
9	Total Bonds (Sum of Line 1 through Line 8) (Page 2, Line 1, Net Admitted Asset) .....		531,315,309	XXX	XXX	531,315,309	XXX	127,748	XXX	724,281	XXX	947,590
PREFERRED STOCKS												
10	1 2 3 4 5 6 6	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
11		High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
12		Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
13		Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
14		Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
15		In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
16		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
17		Total Preferred Stocks (Sum of Line 10 through Line 16) (Page 2, Line 2.1, Net Admitted Asset) .....			XXX	XXX		XXX		XXX		XXX
SHORT-TERM BONDS												
18	1 2 3 4 5 6	Exempt Obligations .....	14,829,694	XXX	XXX	14,829,694	0.0000		0.0000		0.0000	
19		Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
20		High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
21		Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
22		Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
23		Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
24		In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
25		Total Short-term Bonds (Sum of Line 18 through Line 24) .....		14,829,694	XXX	XXX	14,829,694	XXX		XXX		XXX

ASSET VALUATION RESERVE (continued)  
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1+2+3)	5	6	7	8	9	10
							Factor	Amount (Columns 4x5)	Factor	Amount (Columns 4x7)	Factor	Amount (Columns 4x9)
DERIVATIVE INSTRUMENTS												
26	1	Exchange Traded .....		X X X	X X X		0.0004		0.0023		0.0030	
27		Highest Quality .....		X X X	X X X		0.0004		0.0023		0.0030	
28		High Quality .....		X X X	X X X		0.0019		0.0058		0.0090	
29		Medium Quality .....		X X X	X X X		0.0093		0.0230		0.0340	
30		Low Quality .....		X X X	X X X		0.0213		0.0530		0.0750	
31		Lower Quality .....		X X X	X X X		0.0432		0.1100		0.1700	
32	6	In or Near Default .....		X X X	X X X		0.0000		0.2000		0.2000	
33		Total Derivative Instruments .....		X X X	X X X		X X X		X X X		X X X	
34		TOTAL (Line 9 plus Line 17 plus Line 25 plus Line 33) .....	546,145,003	X X X	X X X	546,145,003	X X X	127,748	X X X	724,281	X X X	947,590
MORTGAGE LOANS												
35		In Good Standing:										
		Farm Mortgages .....			X X X		(a) 0.0063		(a) 0.0120		(a) 0.0190	
36		Residential Mortgages - Insured or Guaranteed .....			X X X		0.0003		0.0006		0.0010	
37		Residential Mortgages - All Other .....			X X X		0.0013		0.0030		0.0040	
38		Commercial Mortgages - Insured or Guaranteed .....			X X X		0.0003		0.0006		0.0010	
39		Commercial Mortgages - All Other .....			X X X		(a) 0.0063		(a) 0.0120		(a) 0.0190	
40		In Good Standing With Restructured Terms .....			X X X		(b) 0.2800		(b) 0.6200		(b) 1.0000	
		Overdue, Not in Process:										
41		Farm Mortgages .....			X X X		0.0420		0.0760		0.1200	
42		Residential Mortgages - Insured or Guaranteed .....			X X X		0.0005		0.0012		0.0020	
43		Residential Mortgages - All Other .....			X X X		0.0025		0.0058		0.0090	
44		Commercial Mortgages - Insured or Guaranteed .....			X X X		0.0005		0.0012		0.0020	
45		Commercial Mortgages - All Other .....			X X X		0.0420		0.0760		0.1200	
		In Process of Foreclosure:										
46		Farm Mortgages .....			X X X		0.0000		0.1700		0.1700	
47		Residential Mortgages - Insured or Guaranteed .....			X X X		0.0000		0.0040		0.0040	
48		Residential Mortgages - All Other .....			X X X		0.0000		0.0130		0.0130	
49		Commercial Mortgages - Insured or Guaranteed .....			X X X		0.0000		0.0040		0.0040	
50		Commercial Mortgages - All Other .....			X X X		0.0000		0.1700		0.1700	
51		Total Schedule B Mortgages (Sum of Line 35 through Line 50) (Page 2, Line 3, Net Admitted Asset) .....			X X X		X X X		X X X		X X X	
52		Schedule DA Mortgages .....			X X X		(c) .....		(c) .....		(c) .....	
53		Total Mortgage Loans on Real Estate (Line 51 plus Line 52) .....			X X X		X X X		X X X		X X X	

(a) Times the company's experience adjustment factor (EAF).  
(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.  
(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.

ASSET VALUATION RESERVE  
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve		
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1+2+3)	5 Factor	6 Amount (Columns 4x5)	7 Factor	8 Amount (Columns 4x7)	9 Factor	10 Amount (Columns 4x9)	
COMMON STOCK													
1		Unaffiliated Public .....	270,720	X X X	X X X	270,720	0.0000		(d) 0.2000	54,144	(d) 0.2000	54,144	
2		Unaffiliated Private .....		X X X	X X X		0.0000		0.1600		0.1600		
3		Federal Home Loan Bank .....		X X X	X X X		0.0000		0.0050		0.0080		
4		Affiliated Life with AVR .....		X X X	X X X		0.0000		0.0000		0.0000		
Affiliated Investment Subsidiary:													
5		Fixed Income Exempt Obligations .....					X X X		X X X		X X X		
6		Fixed Income Highest Quality .....					X X X		X X X		X X X		
7		Fixed Income High Quality .....					X X X		X X X		X X X		
8		Fixed Income Medium Quality .....					X X X		X X X		X X X		
9		Fixed Income Low Quality .....					X X X		X X X		X X X		
10		Fixed Income Lower Quality .....					X X X		X X X		X X X		
11		Fixed Income In/Near Default .....					X X X		X X X		X X X		
12		Unaffiliated Common Stock Public .....					0.0000		(d) 1.3000		(d) 0.1300		
13		Unaffiliated Common Stock Private .....					0.0000		0.1600		0.1600		
14		Mortgage Loans .....					(c)		(c)		(c)		
15		Real Estate .....					(e)		(e)		(e)		
16		Affiliated-Certain Other (See SVO Purposes and Procedures Manual) .....		X X X	X X X		0.0000		0.1300		0.1300		
17		Affiliated-All Other .....		X X X	X X X		0.0000		0.1600		0.1600		
18		Total Common Stock (Sum of Line 1 through Line 17) (Page 2, Line 2.2, Net Admitted Asset) .....	270,720			270,720	X X X		X X X	54,144	X X X	54,144	
REAL ESTATE													
19		Home Office Property (General Account only) .....	4,211,746			4,211,746	0.0000		0.0750	315,881	0.0750	315,881	
20		Investment Properties .....	4,880,147			4,880,147	0.0000		0.0750	366,011	0.0750	366,011	
21		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1100		0.1100		
22		Total Real Estate (Sum of Line 19 through Line 21) .....	9,091,893			9,091,893	X X X		X X X	681,892	X X X	681,892	
OTHER INVESTED ASSETS													
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS													
23		Exempt Obligations .....		X X X	X X X		0.0000		0.0000		0.0000		
24	1	Highest Quality .....		X X X	X X X		0.0004		0.0023		0.0030		
25	2	High Quality .....		X X X	X X X		0.0019		0.0058		0.0090		
26	3	Medium Quality .....		X X X	X X X		0.0093		0.0230		0.0340		
27	4	Low Quality .....		X X X	X X X		0.0213		0.0530		0.0750		
28	5	Lower Quality .....		X X X	X X X		0.0432		0.1100		0.1700		
29	6	In or Near Default .....		X X X	X X X		0.0000		0.2000		0.2000		
30		Total with Bond Characteristics (Sum of Line 23 through Line 29) .....		X X X	X X X		X X X		X X X		X X X		

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS

EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1+2+3)	5  Factor	6  Amount (Columns 4x5)	7  Factor	8  Amount (Columns 4x7)	9  Factor	10  Amount (Columns 4x9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
31	1	Highest Quality .....		X X X	X X X		0.0004		0.0023		0.0030	
32	2	High Quality .....		X X X	X X X		0.0019		0.0058		0.0090	
33	3	Medium Quality .....		X X X	X X X		0.0093		0.0230		0.0340	
34	4	Low Quality .....		X X X	X X X		0.0213		0.0530		0.0750	
35	5	Lower Quality .....		X X X	X X X		0.0432		0.1100		0.1700	
36	6	In or Near Default .....		X X X	X X X		0.0000		0.2000		0.2000	
37		Affiliated Life with AVR .....		X X X	X X X		0.0000		0.0000		0.0000	
38		Total with Preferred Stock Characteristics (Sum of Line 31 through Line 37) .....		X X X	X X X		X X X		X X X		X X X	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
39		In Good Standing:										
40		Farm Mortgages .....			X X X		(a) 0.0063		(a) 0.0120		(a) 0.0190	
41		Residential Mortgages - Insured or Guaranteed .....			X X X		0.0003		0.0006		0.0010	
42		Residential Mortgages - All Other .....		X X X	X X X		0.0013		0.0030		0.0040	
43		Commercial Mortgages - Insured or Guaranteed .....			X X X		0.0003		0.0006		0.0010	
44		Commercial Mortgages - All Other .....			X X X		(a) 0.0063		(a) 0.0120		(a) 0.0190	
44		In Good Standing With Restructured Terms .....			X X X		(b) 0.2800		(b) 0.6200		(b) 1.0000	
45		Overdue, Not in Process:										
46		Farm Mortgages .....			X X X		0.0420		0.0760		0.1200	
47		Residential Mortgages - Insured or Guaranteed .....			X X X		0.0005		0.0012		0.0020	
48		Residential Mortgages - All Other .....			X X X		0.0025		0.0058		0.0090	
49		Commercial Mortgages - Insured or Guaranteed .....			X X X		0.0005		0.0012		0.0020	
49		Commercial Mortgages - All Other .....			X X X		0.0420		0.0760		0.1200	
50		In Process of Foreclosure:										
51		Farm Mortgages .....			X X X		0.0000		0.1700		0.1700	
52		Residential Mortgages - Insured or Guaranteed .....			X X X		0.0000		0.0040		0.0040	
53		Residential Mortgages - All Other .....			X X X		0.0000		0.0130		0.0130	
54		Commercial Mortgages - Insured or Guaranteed .....			X X X		0.0000		0.0040		0.0040	
54		Commercial Mortgages - All Other .....			X X X		0.0000		0.1700		0.1700	
55		Total with Mortgage Loan Characteristics (Sum of Line 39 through Line 54) .....			X X X		X X X		X X X		X X X	

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS  
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book / Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Columns 1+2+3)	5  Factor	6  Amount (Columns 4x5)	7  Factor	8  Amount (Columns 4x7)	9  Factor	10  Amount (Columns 4x9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
56		Unaffiliated Public .....		X X X	X X X		0.0000		(d) 0.1300		(d) 0.1300	
57		Unaffiliated Private .....		X X X	X X X		0.0000		0.1600		0.1600	
58		Affiliated Life with AVR .....		X X X	X X X		0.0000		0.0000		0.0000	
59		Affiliated Certain Other (See SVO Purposes and Procedures Manual) .....		X X X	X X X		0.0000		0.1300		0.1300	
60		Affiliated Other - All Other .....		X X X	X X X		0.0000		0.1600		0.1600	
61		Total with Common Stock Characteristics (Sum of Line 56 through Line 60) .....		X X X	X X X		X X X		X X X		X X X	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
62		Home Office Property (General Account Only) .....					0.0000		0.0750		0.0750	
63		Investment Properties .....					0.0000		0.0750		0.0750	
64		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1100		0.1100	
65		Total with Real Estate Characteristics (Sum of Line 62 through Line 64) .....					X X X		X X X		X X X	
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
66		Guaranteed Federal Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
67		Non-guaranteed Federal Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
68		State Low Income Housing Tax Credit .....					0.0273		0.0600		0.0975	
69		All Other Low Income Housing Tax Credit .....					0.0273		0.0600		0.0975	
70		Total LIHTC .....					X X X		X X X		X X X	
		ALL OTHER INVESTMENTS										
71		Other Invested Assets - Schedule BA .....		X X X			0.0000		0.1300		0.1300	
72		Other Short-term Invested Assets - Schedule DA .....		X X X			0.0000		0.1300		0.1300	
73		Total All Other (Sum of Line 71 plus Line 72) .....		X X X			X X X		X X X		X X X	
74		Total Other Invested Assets - Schedules BA and DA (Sum of Lines 30, 38, 55, 61, 65, 70 and 73) .....					X X X		X X X		X X X	

(a) Times the company's experience adjustment factor (EAF).  
(b) Column 9 is the greater of 6.4% without any EAF adjustments or a company's EAF adjusted In Good Standing (IGS) factor plus 150 basis points. Columns 5 and 7 are 28% and 62% respectively of Column 9.  
(c) Determined using the same factors and breakdowns used for directly owned mortgage loans.  
(d) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).  
(e) Determined using same factors and breakdowns used for directly owned real estate.



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AVR, Replicated (Synthetic) Assets

**NONE**

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year ,  
and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
Disposed - Death Claims - Ordinary							
966126	12473	IL	2006	19,995			Non-disclosure of health condition at reinstatement. Death claim denied.
0199999 - Subtotal - Disposed - Death Claims - Ordinary				19,995			
0599999 - Subtotal - Disposed - Death Claims				19,995			
2699999 - Subtotal - Disposed - Claims Disposed of During Current Year				19,995			
Resisted - Death Claims - Ordinary							
902867	12177	LA	2006	33,383		33,383	Non-disclosure of health condition at reinstatement. Death claim denied.
225370	15212	MO	2008	23,062	11,531	11,531	Possible disqualification of co-beneficiary
345938	15212	MO	2008	39,052	19,526	19,526	Possible disqualification of co-beneficiary
429360	15212	MO	2008	53,137	26,569	26,568	Possible disqualification of co-beneficiary
815337	15212	MO	2008	49,612	24,806	24,806	Possible disqualification of co-beneficiary
1003451	15688	MO	2008	66,951	33,476	33,475	Disputed beneficiary designation.
331328	15864	MO	2008	27,870		27,870	Disputed beneficiary designation.
509208	15913	MO	2008	14,675		14,675	Disputed beneficiary designation.
2799999 - Subtotal - Resisted - Death Claims - Ordinary				307,742	115,908	191,834	
3199999 - Subtotal - Resisted - Death Claims				307,742	115,908	191,834	
5299999 - Subtotal - Resisted - Claims Resisted During Current Year				307,742	115,908	191,834	
5399999 - TOTALS				327,737	115,908	191,834	

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts								
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount

PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

1.	Premiums written .....	393,789	X X X		X X X		X X X		X X X		X X X	393,789	X X X		X X X		X X X		X X X
2.	Premiums earned .....	399,958	X X X		X X X		X X X		X X X		X X X	399,958	X X X		X X X		X X X		X X X
3.	Incurred claims .....	171,248	42.816									171,248	42.816						
4.	Cost containment expenses .....																		
5.	Incurred claims and cost containment expenses (Line 3 and Line 4) .....	171,248	42.816									171,248	42.816						
6.	Increase in contract reserves .....	(36,948)	(9.238)									(36,948)	(9.238)						
7.	Commissions (a) .....	27,166	6.792									27,166	6.792						
8.	Other general insurance expenses .....	30,202	7.551									30,202	7.551						
9.	Taxes, licenses and fees .....	10,524	2.631									10,524	2.631						
10.	Total other expenses incurred .....	67,892	16.975									67,892	16.975						
11.	Aggregate write-ins for deductions .....																		
12.	Gain from underwriting before dividends or refunds .....	197,766	49.447									197,766	49.447						
13.	Dividends or refunds .....																		
14.	Gain from underwriting after dividends or refunds .....	197,766	49.447									197,766	49.447						
DETAILS OF WRITE-INS																			
1101.	None .....																		
1102.	.....																		
1103.	.....																		
1198.	Summary of remaining write-ins for Line 11 from overflow page .....																		
1199.	Totals (Line 1101 through Line 1103 plus Line 1198) (Line 11 above) .....																		

(a) Includes \$ .....reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)**

	1	2	3	4	Other Individual Contracts				
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	5  Non-Cancelable	6  Guaranteed Renewable	7  Non-Renewable for Stated Reasons Only	8  Other Accident Only	9  All Other

**PART 2 - RESERVES AND LIABILITIES**

A. Premium Reserves:									
1. Unearned premiums	149,134					149,134			
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year	149,134					149,134			
5. Total premium reserves, prior year	155,303					155,303			
6. Increase in total premium reserves	(6,169)					(6,169)			
B. Contract Reserves:									
1. Additional reserves (a)	1,542,911					1,542,911			
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	1,542,911					1,542,911			
4. Total contract reserves, prior year	1,579,859					1,579,859			
5. Increase in contract reserves	(36,948)					(36,948)			
C. Claim Reserves and Liabilities:									
1. Total current year	287,554					287,554			
2. Total prior year	374,164					374,164			
3. Increase	(86,610)					(86,610)			

**PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES**

1. Claims paid during the year:									
1.1 On claims incurred prior to current year	137,885					137,885			
1.2 On claims incurred during current year	119,973					119,973			
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year	96,554					96,554			
2.2 On claims incurred during current year	191,000					191,000			
3. Test:									
3.1 Line 1.1 plus Line 2.1	234,439					234,439			
3.2 Claim reserves and liabilities, December 31, prior year	374,164					374,164			
3.3 Line 3.1 minus Line 3.2	(139,725)					(139,725)			

**PART 4 - REINSURANCE**

A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									

NONE

(a) Includes \$ premium deficiency reserve.

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4
	Medical	Dental	Other	Total
A. Direct:				
1. Incurred claims .....			171,248	171,248
2. Beginning claim reserves and liabilities .....			374,164	374,164
3. Ending claim reserves and liabilities .....			287,554	287,554
4. Claims paid .....			257,858	257,858
B. Assumed Reinsurance:				
5. Incurred claims .....				
6. Beginning claim reserves and liabilities .....				
7. Ending claim reserves and liabilities .....				
8. Claims paid .....				
C. Ceded Reinsurance:				
9. Incurred claims .....				
10. Beginning claim reserves and liabilities .....				
11. Ending claim reserves and liabilities .....				
12. Claims paid .....				
D. Net:				
13. Incurred claims .....			171,248	171,248
14. Beginning claim reserves and liabilities .....			374,164	374,164
15. Ending claim reserves and liabilities .....			287,554	287,554
16. Claims paid .....			257,858	257,858
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses .....			171,248	171,248
18. Beginning reserves and liabilities .....			374,164	374,164
19. Ending reserves and liabilities .....			287,554	287,554
20. Paid claims and cost containment expenses .....			257,858	257,858

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities  
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	Federal ID Number	Effective Date	Name of Reinsured	Location	Type of Reinsurance Assumed	Amount In Force at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account, Non-Affiliates											
65900	04-2299444	05/01/1985	Conseco Life Insurance Company	Carmel, Indiana	MCO/I	27,275,803		263,797	13,670	3,388,740	
65781	39-0990296	09/22/1983	Madison Life Insurance Company	Middleton, Wisconsin	CO/I	4,499,603	997,160	62,298			
70319	36-1933760	09/01/1982	Washington National Insurance Company	Chicago, Illinois	CO/I	9,485,149	1,701,153	124,337	9,023		
0299999 - General Account, Non-Affiliates						41,260,555	2,698,313	450,432	22,693	3,388,740	
0399999 - Total General Account						41,260,555	2,698,313	450,432	22,693	3,388,740	
0799999 - GRAND TOTAL						41,260,555	2,698,313	450,432	22,693	3,388,740	

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Sch. S, Pt. 1, Sn. 2 Reinsurance Assumed Accident and Health  
**NONE**

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Sch. S, Pt. 2, Reinsurance Recoverable on Paid and Unpaid Losses  
**NONE**

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE Ozark National Life Insurance Company

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities  
Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1	2	3	4	5	6	7	Reserve Credit Taken		10	Outstanding Surplus Relief		13	14
NAIC Company Code	Federal ID Number	Effective Date	Name of Company	Location	Type of Reinsurance Ceded	Amount in Force at End of Year	8	9	Premiums	11	12	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
							Current Year	Prior Year		Current Year	Prior Year		
Authorized General Account, Non-Affiliates													
65900	04-2299444	04/01/1982	Conseco Life Insurance Company	Carmel, Indiana	CO/I	151,351,741	32,433,300	32,647,217	2,270,360				
65900	04-2299444	04/01/1982	Conseco Life Insurance Company	Carmel, Indiana	ACO/I		212,675	212,419	1,123				
65900	04-2299444	04/01/1982	Conseco Life Insurance Company	Carmel, Indiana	ADB/I		1,733	1,901					
65900	04-2299444	04/01/1982	Conseco Life Insurance Company	Carmel, Indiana	DIS/I		1,441,421	1,530,110					
65900	04-2299444	04/01/1982	Conseco Life Insurance Company	Carmel, Indiana	OTH/I		978,496	964,909					
68276	48-1024691	11/03/1973	Employers Reassurance Corporation	Overland Park, Kansas	YRT/I	664,760	27,258	25,186	3,526				
68276	48-1024691	11/03/1973	Employers Reassurance Corporation	Overland Park, Kansas	CO/I	2,800,000	123,220	113,445	186,633				
86258	13-2572994	07/01/1977	General & Cologne Life Re of America	Stamford, Connecticut	YRT/I	2,298,607	36,687	35,844	51,666				
86258	13-2572994	07/01/1977	General & Cologne Life Re of America	Stamford, Connecticut	DIS/I		19,210	15,665	308				
66346	58-0828824	01/01/1979	Munich American Reassurance Company	Atlanta, Georgia	CO/I	40,420	358	385					
66346	58-0828824	01/01/1979	Munich American Reassurance Company	Atlanta, Georgia	YRT/I	562,283	3,675	3,358	4,682				
66346	58-0828824	01/01/1979	Munich American Reassurance Company	Atlanta, Georgia	ADB/I				850				
66346	58-0828824	01/01/1979	Munich American Reassurance Company	Atlanta, Georgia	DIS/I		3,327	8,775	438				
88099	75-1608507	11/18/1970	Optimum Re Insurance Company	Dallas, Texas	YRT/I	235,212,332	234,815	204,175	151,850				
88099	75-1608507	11/18/1970	Optimum Re Insurance Company	Dallas, Texas	ADB/I				102				
88099	75-1608507	11/18/1970	Optimum Re Insurance Company	Dallas, Texas	DIS/I		7,598	5,063	27,816				
68713	84-0499703	06/10/1970	Security Life of Denver	Denver, Colorado	ADB/I				199				
90670	43-1178580	12/14/1981	Scottish Re Life Corporation	Charlotte, North Carolina	YRT/I	140,604,131	384,304	377,604	648,435				
82627	06-0839705	11/01/1981	Swiss Re Life & Health America, Inc.	Stamford, Connecticut	CO/I	854,058	7,786	7,668					
82627	06-0839705	11/01/1981	Swiss Re Life & Health America, Inc.	Stamford, Connecticut	YRT/I	2,209,790	17,530	14,006	46,210				
82627	06-0839705	11/01/1981	Swiss Re Life & Health America, Inc.	Stamford, Connecticut	ADB/I				10,965				
82627	06-0839705	11/01/1981	Swiss Re Life & Health America, Inc.	Stamford, Connecticut	DIS/I		46,189	48,188	2,641				
68241	22-1211670	11/04/1985	The Prudential Insurance Co of America	Newark, New Jersey	YRT/I				(2,028)				
0299999 - Authorized General Account, Non-Affiliates						536,598,122	35,979,582	36,215,918	3,405,776				
0399999 - Total Authorized General Account						536,598,122	35,979,582	36,215,918	3,405,776				
0799999 - Total Authorized and Unauthorized General Account						536,598,122	35,979,582	36,215,918	3,405,776				
1599999 - TOTALS						536,598,122	35,979,582	36,215,918	3,405,776				



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Sch. S, Pt. 3, Sn. 2, Reinsurance Ceded Accident and Health  
**NONE**

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Sch. S, Pt. 4, Reinsurance Ceded to Unauthorized Companies  
**NONE**

SCHEDULE S - PART 5

Five-Year Exhibit of Reinsurance Ceded Business

(000 Omitted)

	1	2	3	4	5
	2008	2007	2006	2005	2004
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts .....	3,406	3,228	3,309	3,359	3,417
2. Commissions and reinsurance expense allowances .....	234	243	252	262	275
3. Contract claims .....	1,526	1,428	1,281	1,411	1,805
4. Surrender benefits and withdrawals for life contracts .....	1,179	1,027	1,098	1,085	1,091
5. Dividends to policyholders .....	41	42	42	44	45
6. Reserve adjustments on reinsurance ceded .....					
7. Increase in aggregate reserves for life and accident and health contracts .....	(236)	(92)	(29)	(117)	70
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	915	913	998	921	966
9. Aggregate reserves for life and accident and health contracts .....	35,001	35,251	35,343	35,372	35,489
10. Liability for deposit-type contracts .....	979	965	964	952	957
11. Contract claims unpaid .....	98	174	154	144	146
12. Amounts recoverable on reinsurance .....			161	47	
13. Experience rating refunds due or unpaid .....	76	86	89	89	33
14. Policyholders' dividends (not included in Line 10) .....	41	42	42	43	44
15. Commissions and reinsurance expense allowances unpaid .....					
16. Unauthorized reinsurance offset .....					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
17. Funds deposited by and withheld from (F) .....					
18. Letters of credit (L) .....					
19. Trust agreements (T) .....					
20. Other (O) .....					

SCHEDULE S - PART 6

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Column 3)</b>			
1. Cash and invested assets (Line 10)	577,528,267	1,811,794	579,340,061
2. Reinsurance (Line 14)	220,320	(220,320)	
3. Premiums and considerations (Line 13)	31,426,391	733,399	32,159,790
4. Net credit for ceded reinsurance	X X X	33,910,819	33,910,819
5. All other admitted assets (balance)	8,452,015		8,452,015
6. Total assets excluding Separate Accounts (Line 24)	617,626,993	36,235,692	653,862,685
7. Separate Account assets (Line 25)			
8. Total assets (Line 26)	617,626,993	36,235,692	653,862,685
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Line 1 and Line 2)	497,621,899	35,001,087	532,622,986
10. Liability for deposit-type contracts (Line 3)	5,369,616	978,496	6,348,112
11. Claim reserves (Line 4)	3,976,790	98,128	4,074,918
12. Policyholder dividends/reserves (Line 5 through Line 7)	169,126	41,145	210,271
13. Premium and annuity considerations received in advance (Line 8)	1,866,663	69,131	1,935,794
14. Other contract liabilities (Line 9)	2,549,924	(11,819)	2,538,105
15. Reinsurance in unauthorized companies (Line 24.2)			
16. Funds held under reinsurance with unauthorized reinsurers (Line 24.3)			
17. All other liabilities (balance)	9,492,469	59,524	9,551,993
18. Total liabilities excluding Separate Accounts (Line 26)	521,046,487	36,235,692	557,282,179
19. Separate Account liabilities (Line 27)			
20. Total liabilities (Line 28)	521,046,487	36,235,692	557,282,179
21. Capital and surplus (Line 38)	96,580,506	X X X	96,580,506
22. Total liabilities, capital and surplus (Line 39)	617,626,993	36,235,692	653,862,685
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
23. Contract reserves	35,001,087		
24. Claim reserves	98,128		
25. Policyholder dividends/reserves	41,145		
26. Premium and annuity considerations received in advance	69,131		
27. Liability for deposit-type contracts	978,496		
28. Other contract liabilities	(11,819)		
29. Reinsurance ceded assets	(1,811,794)		
30. Other ceded reinsurance recoverables	220,320		
31. Total ceded reinsurance recoverables	34,584,694		
32. Premiums and considerations	733,399		
33. Reinsurance in unauthorized companies			
34. Funds held under reinsurance treaties with unauthorized reinsurers			
35. Other ceded reinsurance payables/offsets	(59,524)		
36. Total ceded reinsurance payable/offsets	673,875		
37. Total net credit for ceded reinsurance	33,910,819		

SCHEDULE T - PART 2  
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN  
Allocated by States and Territories

			Direct Business Only				
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts
States, Etc.			6 Totals				
1.	Alabama	AL	2,901,693				2,901,693
2.	Alaska	AK	17,966				17,966
3.	Arizona	AZ	439,202	800			440,002
4.	Arkansas	AR	1,021,455				1,021,455
5.	California	CA	195,498	2,039			197,537
6.	Colorado	CO	3,461,884	62			3,461,946
7.	Connecticut	CT	6,476				6,476
8.	Delaware	DE	2,120				2,120
9.	District of Columbia	DC	1,236				1,236
10.	Florida	FL	551,412	170			551,582
11.	Georgia	GA	126,125				126,125
12.	Hawaii	HI	5,796				5,796
13.	Idaho	ID	18,272				18,272
14.	Illinois	IL	4,485,679	1,398			4,487,077
15.	Indiana	IN	970,153				970,153
16.	Iowa	IA	11,166,682	132			11,166,814
17.	Kansas	KS	6,281,890	1,806			6,283,696
18.	Kentucky	KY	1,263,103		311		1,263,414
19.	Louisiana	LA	5,560,352	2,415			5,562,767
20.	Maine	ME	6,305				6,305
21.	Maryland	MD	16,139				16,139
22.	Massachusetts	MA	5,622				5,622
23.	Michigan	MI	63,074	150			63,224
24.	Minnesota	MN	7,959,541	5,514			7,965,055
25.	Mississippi	MS	4,218,616	300			4,218,916
26.	Missouri	MO	20,189,276	10			20,189,286
27.	Montana	MT	24,891				24,891
28.	Nebraska	NE	6,134,210	294			6,134,504
29.	Nevada	NV	66,376	444			66,820
30.	New Hampshire	NH	3,776				3,776
31.	New Jersey	NJ	9,996				9,996
32.	New Mexico	NM	841,607	120	95		841,822
33.	New York	NY	28,181	180			28,361
34.	North Carolina	NC	77,271	60			77,331
35.	North Dakota	ND	286,349				286,349
36.	Ohio	OH	2,589,326				2,589,326
37.	Oklahoma	OK	1,772,765		291		1,773,056
38.	Oregon	OR	23,343				23,343
39.	Pennsylvania	PA	31,945	60			32,005
40.	Rhode Island	RI	187				187
41.	South Carolina	SC	36,630				36,630
42.	South Dakota	SD	1,345,431				1,345,431
43.	Tennessee	TN	502,913				502,913
44.	Texas	TX	943,644				943,644
45.	Utah	UT	35,812				35,812
46.	Vermont	VT	1,188				1,188
47.	Virginia	VA	51,829				51,829
48.	Washington	WA	61,305				61,305
49.	West Virginia	WV	9,472				9,472
50.	Wisconsin	WI	4,875,058	37,458			4,912,516
51.	Wyoming	WY	97,948				97,948
52.	American Samoa	AS					
53.	Guam	GU					
54.	Puerto Rico	PR	390				390
55.	U. S. Virgin Islands	VI	833				833
56.	Northern Mariana Islands	MP					
57.	Canada	CN	777				777
58.	Aggregate Other Alien	OT	36,759				36,759
59.	Totals		90,825,779	53,412	697		90,879,888

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
.	43-1249117	CNS Corporation	12,001,120				14,416,157				26,417,277	
	43-0952123	NIS Financial Services					(212,304)				(212,304)	
	42-1649905	Sharpe Holdings										
67393	43-0812448	Ozark National Life Insurance Company	(12,001,120)				(14,203,853)				(26,204,973)	
9999999	- CONTROL TOTALS											

If the nature of the transactions reported in Part 2 requires explanation, report such in the following explanatory note:

Under an agency agreement, Ozark pays all net commissions to CNS Corporation, which ultimately pays its agents. From this total, the amount retained by CNS Corporation was an overwrite commissions of \$5,001,387.

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	MARCH FILING	Responses
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?		YES
EXPLANATION: .....		
BARCODE:		
Document Identifier 460:		
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?		YES
EXPLANATION: .....		
BARCODE:		
Document Identifier 390:		
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?		YES
EXPLANATION: .....		
BARCODE:		
Document Identifier 390:		
4. Will an actuarial opinion be filed by March 1?		YES
EXPLANATION: .....		
BARCODE:		
Document Identifier 440:		
APRIL FILING		
5. Will Management's Discussion and Analysis be filed by April 1?		YES
EXPLANATION: .....		
BARCODE:		
Document Identifier 350:		
6. Will the Life, Health and Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?		YES
EXPLANATION: .....		
BARCODE:		
Document Identifier 290:		
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?		YES
EXPLANATION: .....		
BARCODE:		
Document Identifier 300:		
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1?		YES
EXPLANATION: .....		
BARCODE:		
Document Identifier 285:		

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However , in the event that your domiciliary state waives the filing requirement , your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below . If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

JUNE FILING

9. Will an audited financial report be filed by June 1? YES

EXPLANATION:

BARCODE:

Document Identifier 220:

The following supplemental reports are required to be filed as part of your annual statement filing . However , in the event that your company does not transact the type of business for which the special report must be filed , your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below . If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? NO

EXPLANATION:

BARCODE: 6 7 3 9 3 2 0 0 8 4 2 0 0 0 0 0 0 0

Document Identifier 420:

11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? NO

EXPLANATION:

BARCODE: 6 7 3 9 3 2 0 0 8 3 6 0 0 0 0 0 0 0

Document Identifier 360:

12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? NO

EXPLANATION:

BARCODE: 6 7 3 9 3 2 0 0 8 4 9 0 0 0 0 0 0 0

Document Identifier 490:

13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 371:

14. Will the actuarial opinion on non-guaranteed elements as required in Interrogatory 3 to Exhibit 5 be filed by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 370:

15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? YES

EXPLANATION:

BARCODE:

Document Identifier 442:

16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE: 6 7 3 9 3 2 0 0 8 4 4 3 0 0 0 0 0 0

Document Identifier 443

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING (cont.)

17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE: 6 7 3 9 3 2 0 0 8 4 4 4 0 0 0 0 0  
Document Identifier 444:

18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE: 6 7 3 9 3 2 0 0 8 4 4 5 0 0 0 0 0  
Document Identifier 445:

19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE: 6 7 3 9 3 2 0 0 8 4 4 6 0 0 0 0 0  
Document Identifier 446:

20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE: 6 7 3 9 3 2 0 0 8 4 4 7 0 0 0 0 0  
Document Identifier 447:

21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE: 6 7 3 9 3 2 0 0 8 4 4 8 0 0 0 0 0  
Document Identifier 448:

22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE: 6 7 3 9 3 2 0 0 8 4 4 9 0 0 0 0 0  
Document Identifier 449:

23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? YES

EXPLANATION:

BARCODE:  
Document Identifier 450:

24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? NO

EXPLANATION:

BARCODE: 6 7 3 9 3 2 0 0 8 4 5 1 0 0 0 0 0  
Document Identifier 451:







SCHEDULE O SUPPLEMENT

Due March 1

For the Year Ended December 31, 2008

Of The Ozark National Life Insurance Company

Address (City, State and Zip Code): Kansas City, Missouri 64106

NAIC Group Code: 0000 NAIC Company Code: 67393 Employer's I.D. Number: 43-0812448

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses  
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2004	2 2005	3 2006	4 2007	5 2008(a)
1. Prior	NONE				
2. 2004					
3. 2005					
4. 2006					
5. 2007					
6. 2008	^^^	^^^	^^^	XXX	

Section B - Other Accident and Health

1. Prior	178	33	27	43	3
2. 2004	169	136	10		
3. 2005	XXX	163	103	5	1
4. 2006	XXX	XXX	156	145	23
5. 2007	XXX	XXX	XXX	169	111
6. 2008	XXX	XXX	XXX	XXX	120

Section C - Credit Accident and Health

1. Prior	NONE						
2. 2004							
3. 2005							
4. 2006							
5. 2007							
6. 2008						XXX	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses  
(\$000 OMITTED)

Section D - \_\_\_\_\_

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2004	2 2005	3 2006	4 2007	5 2008(a)
1. Prior .....	<div>NONE</div>				
2. 2004 .....					
3. 2005 .....					
4. 2006 .....					
5. 2007 .....					
6. 2008 .....	XXX	XXX	XXX	XXX	

Section E - \_\_\_\_\_

1. Prior .....	<div>NONE</div>				
2. 2004 .....					
3. 2005 .....					
4. 2006 .....					
5. 2007 .....					
6. 2008 .....	XXX	XXX	XXX	XXX	

Section F - \_\_\_\_\_

1. Prior .....	<div>NONE</div>				
2. 2004 .....					
3. 2005 .....					
4. 2006 .....					
5. 2007 .....					
6. 2008 .....	XXX	XXX	XXX	XXX	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses

(\$000 OMITTED)

Section G - \_\_\_\_\_

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2004	2 2005	3 2006	4 2007	5 2008(a)
1. Prior .....	<div>NONE</div>				
2. 2004 .....					
3. 2005 .....					
4. 2006 .....					
5. 2007 .....					
6. 2008 .....	XXX	XXX	XXX	XXX	

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses  
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2004	2 2005	3 2006	4 2007	5 2008
1. Prior .....	NONE				
2. 2004 .....					
3. 2005 .....					
4. 2006 .....					
5. 2007 .....	X X X	X X X	X X X		
6. 2008 .....	X X X	X X X	X X X	X X X	

Section B - Other Accident and Health

1. Prior .....	NONE				
2. 2004 .....					
3. 2005 .....					
4. 2006 .....					
5. 2007 .....					
6. 2008 .....	X X X	X X X	X X X	X X X	

Section C - Credit Accident and Health

1. Prior .....	NONE				
2. 2004 .....					
3. 2005 .....					
4. 2006 .....					
5. 2007 .....					
6. 2008 .....	X X X	X X X	X X X	X X X	

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses  
(\$000 OMITTED)

Section D - \_\_\_\_\_

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2004	2 2005	3 2006	4 2007	5 2008
1. Prior .....	<div>NONE</div>				
2. 2004 .....					
3. 2005 .....					
4. 2006 .....					
5. 2007 .....					
6. 2008 .....	XXX	XXX	XXX	XXX	

Section E - \_\_\_\_\_

1. Prior .....	<div>NONE</div>				
2. 2004 .....					
3. 2005 .....					
4. 2006 .....					
5. 2007 .....					
6. 2008 .....	XXX	XXX	XXX	XXX	

Section F - \_\_\_\_\_

1. Prior .....	<div>NONE</div>				
2. 2004 .....					
3. 2005 .....					
4. 2006 .....					
5. 2007 .....					
6. 2008 .....	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses  
(\$000 OMITTED)

Section G - \_\_\_\_\_

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2004	2 2005	3 2006	4 2007	5 2008
1. Prior .....	<div>NONE</div>				
2. 2004 .....					
3. 2005 .....					
4. 2006 .....					
5. 2007 .....					
6. 2008 .....	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT (continued)  
SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses  
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1	2	3	4	5
			5	2007	2008
1. 2004	NONE				
2. 2005					
3. 2006					
4. 2007					
5. 2008					
	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2004	399	364	346	XXX	XXX
2. 2005	XXX	386	354	326	XXX
3. 2006	XXX	XXX	381	379	344
4. 2007	XXX	XXX	XXX	409	346
5. 2008	XXX	XXX	XXX	XXX	311

Section C - Credit Accident and Health

1. 2004	NONE				
2. 2005					
3. 2006					
4. 2007					
5. 2008					
	^^^	^^^	^^X	XXX	



SCHEDULE O SUPPLEMENT (continued)  
SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses  
(\$000 OMITTED)

Section D - \_\_\_\_\_

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1	2	3	4	5
			5	2007	2008
1. 2004 .....	NONE				
2. 2005 .....					
3. 2006 .....					
4. 2007 .....					
5. 2008 .....					
	XXX	XXX	XXX	XXX	

Section E - \_\_\_\_\_

1. 2004 .....	NONE				
2. 2005 .....					
3. 2006 .....					
4. 2007 .....					
5. 2008 .....					
	XXX	XXX	XXX	XXX	

Section F - \_\_\_\_\_

1. 2004 .....	NONE				
2. 2005 .....					
3. 2006 .....					
4. 2007 .....					
5. 2008 .....					
	XXX	XXX	XXX	XXX	

**SCHEDULE O SUPPLEMENT (continued)**  
**SUPPLEMENTAL SCHEDULE O - PART 3**  
**Development of Incurred Losses**  
**(\$000 OMITTED)**  
**Section G - \_\_\_\_\_**

Year in Which Losses Were Incurred		Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
		1	2	3	4	5
				5	2007	2008
1. 2004	.....	<div>NONE</div>				
2. 2005	.....					
3. 2006	.....					
4. 2007	.....					
5. 2008	.....					
		XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT (continued)  
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses  
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1	2	3	4	5
			6	2007	2008
1. 2004 .....	NONE				
2. 2005 .....					
3. 2006 .....					
4. 2007 .....					
5. 2008 .....					
	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2004 .....	399	364	346	315	317
2. 2005 .....	XXX	386	354	326	274
3. 2006 .....	XXX	XXX	381	379	344
4. 2007 .....	XXX	XXX	XXX	409	346
5. 2008 .....	XXX	XXX	XXX	XXX	311

Section C - Credit Accident and Health

1. 2004 .....	NONE				
2. 2005 .....					
3. 2006 .....					
4. 2007 .....					
5. 2008 .....					
	^^^	^^^	^^X	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

Reserve and Liability Methodology - Exhibits 6 and 8  
(\$000 OMITTED)

Line of Business	1 Methodology	2 Amount
1. Industrial Life .....		
2. Ordinary Life .....	Development .....	3,689
3. Individual Annuity .....		
4. Supplementary Contracts .....		
5. Credit Life .....		
6. Group Life .....		
7. Group Annuities .....		
8. Group Accident and Health .....		
9. Credit Accident and Health .....		
10. Other Accident and Health .....	Development .....	288
11. Total .....		3,977

SCHEDULE O SUPPLEMENT (continued)  
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses  
(\$000 OMITTED)

Section D - \_\_\_\_\_

Year in Which Losses Were Incurred		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
		1	2	3	4	5
				5	2007	2008
1. 2004	.....	NONE				
2. 2005	.....					
3. 2006	.....					
4. 2007	.....			X		
5. 2008	.....	XXX	XXX	XXX	XXX	

Section E - \_\_\_\_\_

1. 2004		NONE						
2. 2005								
3. 2006								
4. 2007								
5. 2008		XXX	XXX	XXX	XXX			

Section F - \_\_\_\_\_

1. 2004	NONE							
2. 2005								
3. 2006								
4. 2007						X		
5. 2008		XXX		XXX		XXX	XXX	

**SCHEDULE O SUPPLEMENT (continued)**  
**SUPPLEMENTAL SCHEDULE O - PART 4**  
**Development of Incurred Losses**  
**(\$000 OMITTED)**  
**Section G - \_\_\_\_\_**

Year in Which Losses Were Incurred		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
		1	2	3	4	5
				5	2007	2008
1. 2004	.....	<div>NONE</div>				
2. 2005	.....					
3. 2006	.....					
4. 2007	.....					
5. 2008	.....					
		XXX	XXX	XXX	XXX	

Life and Accident and Health  
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